



Order Filed on January 2, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS CITRON, LLC

130 Clinton Road, Suite 202

Fairfield, New Jersey 07004

Telephone Number: 973-575-0707

Attorneys for Secured Creditor

Ocwen Loan Servicing, LLC as servicer for

**DEUTSCHE BANK NATIONAL TRUST COMPANY,
as Trustee for Equifirst Loan Securitization Trust 2007-
1, Mortgage Pass-Through Certificates, Series 2007-1**

ALEISHA C. JENNINGS (049302015)

In Re:

ANNE-MARIE TOUSSAINT,

Debtor.

Case No.: 18-24109-MBK

Chapter: 13

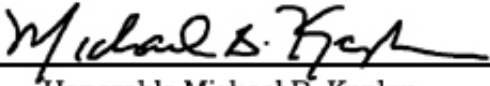
Hearing Date: January 8, 2019

Judge: Michael B. Kaplan

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: January 2, 2019


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Secured Creditor: Ocwen Loan Servicing, LLC, as servicer for Deutsche Bank National Trust Company, as Trustee for Equifirst Securitization Trust 2007-1, Mortgage Pass-Through Certificates, Series 2007-1

Secured Creditor's Counsel: RAS Citron, LLC

Debtors' Counsel: Laurence R. Sheller, Esq.

Property Involved ("Collateral"): 77 Edgemont Lane, Willingboro, NJ 08046

Relief sought: ☒ Motion for relief from the automatic stay
 ☐ Motion to dismiss
 ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 4 months from 8/1/2018 through 11/1/2018.
- ☒ The Debtor is overdue for 4 payments from 8/1/2018 through 11/1/2018 at \$1,135.47 per month.
- ☐ The Debtor is assessed for _____ late charges at \$ _____ per month.

Funds Held In Suspense \$0.00.

Total Arrearages Due \$4,541.88.

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Beginning on 12/1/2018, regular monthly mortgage payments shall continue to be made in the amount of \$1,135.47, subject to periodic adjustments.
- ☒ Beginning on 12/15/2018, monthly cure payments shall be made in the amount of \$756.98 for 6 months.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Regular monthly payment: Ocwen Loan Servicing, LLC
ATTN: Cashiering Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33416-4781

■ Monthly cure payment: Ocwen Loan Servicing, LLC
ATTN: Cashiering Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33416-4781

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post petition delinquency is more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

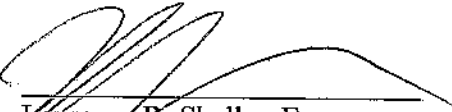
5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.



Laurence R. Sheller, Esq.
Attorney for Debtor(s)
Date: 12/12/18

/s/Aleisha C. Jennings
Aleisha Jennings, Esq.
Attorney for Secured Creditor
Date: 12/20/2018